Case 16-20314 Doc 1 Fill in this information to identify your case:		Intered 06/22/16 09:59:53 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11		
	☐ Chapter 12 ☐ Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name		First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Abrams	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	 Middle name	Middle name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9034	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16/09:59:53 Desc Main Debtor 1 Page 2 of 75 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 11606 S. Loomis Avenue Number Street Number Street 60643 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16/09:59:53 Desc Main

Document Document Page 3 of 75 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/116/09:59:53 Desc Main Debtor 1 Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

First Name

ddle Name Document

cument Page 5 of 75

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about c	redit
counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Tamika Case 16-20314 Doc 1 Page 6 of 75 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Tamika Abrams Signature of Debtor 2 Signature of Debtor 1 Executed on 6/22/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 (09:59:53 Desc Main Pirst Name Documents) Page 7 of 75

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.			
/s/ Danielle Kancherlapalli		Date	6/22/2016
Signature of Attorney for Debtor			MM / DD / YYYY
Danielle Kancherlapalli			
Printed name			
Semrad Law Firm			
Firm name			
11101 S. Western Avenue			
Street			
Chicago	Illinois		60643
City	State		Zip Code
Contact phone		Em	ail address
			dkancherlapalli@semradlaw.com
		Illin	nois
Bar number		Sta	te

Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main Fill in this information to identify your case: Debtor 1 Tamika Abrams First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$10,456.00 1b. Copy line 62, Total personal property, from Schedule A/B \$10,456.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$8,814.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$16,412.89 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$25,226.89 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,655.11

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,505.00

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/146 Entered 06/22/146 (09:59:53 Desc Main Pirt Name Document Plane Page 9 of 75

Pa	t 4: Answer These Questions for Administrative and Statistical Records										
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?											
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7.	7. What kind of debt do you have?										
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.										
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit									
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Copy 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,693.50								
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedule E/F, copy the following:	Total claim									
	9a. Domestic support obligations (Copy line 6a.)	\$0.00									
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00									
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	<u>.</u>								
	9d. Student loans. (Copy line 6f.)	\$0.00									
	9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$0.00									
	priority claims. (Copy line 6g.)		•								
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00									
	9a Total Add lines 9a through 9f	\$0.00									

	Case 16-2031	4 Doc 1	Filed 06/22/16	<u> Entered 06/2</u> 2/16 0	9:59:53 De	sc Main
Fill in this	s information to identify your case	э:				
Debtor 1	Tamika		Abrar	ms		
Debior 1	First Name	Middle		Name		
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	Name		
I Inited St	tates Bankruptcy Court for the:	Northern	District of I	llinois		
Office O	lates bankruptey Court for the.	Northern		State)		
Case nur						
(If known)						_
Officia	al Form 106A/B					Check if this is an
						amended filing
Sche	dule A/B: Prope	erty				12
ategory esponsil rite you	where you think it fits best. B ble for supplying correct info r name and case number (if kr	e as complete an mation. If more s nown). Answer ev	nd accurate as possible. space is needed, attach very question.	n asset fits in more than one ca If two married people are filing a separate sheet to this form. On al Estate You Own or Have	together, both are e On the top of any a	equally
	u own or have any legal or eq				- an interest in	
1. DO YO	No. Go to Part 2	unavic ililelest li	ii ariy residence, bulluni	g, iana, or similar property?		
	Yes. Where is the property?					
ш	roo. Whole is the property.		What is the property	γ2 Check all that apply Γ	o not deduct secure	d claims or exemptions. Put
1.1			Single-family home	a ti	he amount of any sec	ured claims on Schedule D:
	Street address, if available, or	other description	Duplex or multi-un	(Creditors Who Have	Claims Secured by Property.
			Condominium or co	ooperative	Current value of the	
			Manufactured or m	nobile home	entire property?	portion you own?
			Land	-		
	Number Street		Investment property	у <u>г</u>	Describe the nature	of your ownership simple, tenancy by
			Timeshare Other	t t	he entireties, or a li	fe estate), if known.
	City State	Zip Code	Outlot			
			Who has an interest	in the property? Check one.	Check if this is	community property
			Debtor 1 only	Ţ	(see instruction	s)
			Debtor 2 only			
			Debtor 1 and Debt	or 2 only		
			At least one of the	debtors and another		
			Other information yo	ou wish to add about this item,	such as local	
lf vou	own or have more than one, list	nere:	property identification	ni number:		
ıı you	own or have more than one, list	ICIG.	What is the property	/? Check all that apply. Γ	Oo not deduct secure	d claims or exemptions. Put
1.2			Single-family home	a ti	he amount of any sec	ured claims on Schedule D:
	Street address, if available, or	other description	Duplex or multi-un	(reditors Who Have	Claims Secured by Property.
			_ Condominium or co	UUDEIAUVE	Current value of the entire property?	e Current value of the portion you own?
			Manufactured or m	obile home	nuire property:	portion you own:
	Normalia and Other Control		_ Land	_		
	Number Street		Investment property	y [Describe the nature nterest (such as fee	of your ownership
	City Control	7:- 0- 1-	Timeshare Other			fe estate), if known.
	City State	Zip Code		<u>-</u>		
			Who has an interest	in the property? Check one.	Check if this is	community property
			Debtor 1 only	[(see instruction	
			Debtor 2 only			
			Debtor 1 and Debt	or 2 only		
			At least one of the	debtors and another		

Other information you wish to add about this item, such as local property identification number:

	TamikaCase 16-20 First Name	314 Doc 1 Middle Name	Filed 06/22/16 Entered 06/22/16 Document Page 11 of 75	6 /09⊌59: <u>53 Des</u>	<u>C Mairi</u>		
1.3Stree	Street address, if available, or other description		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?			
Nur City	mber Street / State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sit the entireties, or a life of	mple, tenancy by		
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is cor	nmunity property		
Part 2: Do you ov you own th	Describe Your Vehice wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport u	:les r equitable interest in ou lease a vehicle, als	n any vehicles, whether they are registered or not? In or report it on Schedule G: Executory Contracts and Unexticles	nclude any vehicles			
✓ Ye 3.1	Make Model:	Nissan					
	Year: Approximate mileage: Other information: 2005 Nissan Murano 1470	Murano 2005 147000	Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? \$7675.00		
3.2	Approximate mileage: Other information: 2005 Nissan Murano 1470	Murano 2005 147000 000 miles Saturn SL1 2000 150000	one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Class Current value of the entire property? \$7675.00 Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? \$7675.00		

ebtor 1	TamikaCase 16-20314	Filed 06/22/16 Entered 06/22/16	6/09/69: <u>53 Des</u>	<u>c Main</u>
	First Name Middle Name	Document Page 12 of 75	D	
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	
	Model: Year:	Debtor 1 only	· ·	ims Secured by Property.
	Approximate mileage:		Orealions who have old	iins occured by Froperty.
	, pproximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put
	Model:	one.	the amount of any secure	
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
War Exa	mples: Boats, trailers, motors, personal watercra No Yes	ft, fishing vessels, snowmobiles, motorcycle accessories		
Exa	No Yes Make	Who has an interest in the property? Check	Do not deduct secured cl	•
Exa	No Yes Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl	ed claims on Schedule D:
Exa	No Yes Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cl	•
Exa	No Yes Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property. Current value of the
Exa	No Yes Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured cl the amount of any secure Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property.
Exa	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property. Current value of the
Exa	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property. Current value of the
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Class	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put d claims on Schedule D: ims Secured by Property.
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put d claims on Schedule D:
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put d claims on Schedule D: ims Secured by Property. Current value of the
Exa ✓ 4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put d claims on Schedule D: ims Secured by Property. Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the entire property?	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? aims or exemptions. Put of claims on Schedule D: ims Secured by Property. Current value of the

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 (09:59:53 Desc Main First Name Document Plane Page 13 of 75

Part 3: Describe Your Personal and Household Items

D	o you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	6. Household goods	and furnishings	
	Examples: Major appl	iances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	Used Furniture	\$1200.00
	7. Electronics Examples: Televisions	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
⊻	No		
	Yes. Describe		·
,) Callactibles of val		
		and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; n, or baseball card collections; other collections, memorabilia, collectibles	
✓	No		
	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No		
	Yes. Describe		
	O. Firearms Examples: Pistols, rifle No Yes. Describe	es, shotguns, ammunition, and related equipment	
_	1 1001 2 0001100111		
	1. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
✓	Yes. Describe	Used Women's Clothing	\$380.00
	gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
$\stackrel{\scriptscriptstyle \perp}{\vdash}$	No "		
L	Yes. Describe		
	3. Non-farm animals Examples: Dogs, cats		
✓	No		
Ē	Yes. Describe		
		al and household items you did not already list, including any health aids you did not list	
$ \angle $	No		
L	Yes. Describe		
		ue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1580.00

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Describe Your Financial Assets

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Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Chase \$6.00 Chase (Daughter's account) 17.2. Checking account: \$0.00 17.3. Savings account: Chase \$95.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1	TamikaCase 16	<u>5-20314</u>	Doc 1	Filed 06/22/16		\$\&2\2\n16\@\$\59: <u>53</u>	Desc Main
		First Name		Middle Name	Document not be a second of the contract of th	Page 15 of 7		
20.	Neg Non	otiable instruments in	clude person	al checks, casl you cannot trar	gotiable and non-negot niers' checks, promissory r nsfer to someone by signir	notes, and money or		
21.		irement or pension		oogh 401(k) 4	03(b), thrift savings accou	nte or other pension	or profit charing plans	
		No	A, LINIOA, NO	ogn, 401(k), 4	05(b), tillit savings accou	nis, or other pension	Tor profit-straining plans	
		Yes. List each	Type of acco		Institution name:			
		account separately.	401(k) or sin	nilar plan:				
			Pension plan	n:				
			IRA:					
			Retirement a	account:				<u> </u>
			Keogh:					
			Additional ad	ccount:				
			Additional ad	ccount:				
22.	Your Examo	mples: Agreements was panies, or others No	eposits you ha	ave made so th	nat you may continue service public utilities (electric, gas Institution name:			
	ш	Yes	Electric:					_
			Gas:					
			Heating oil:					
			Security dep	osit on rental u	unit:			
			Prepaid rent	::				-
			Telephone:					_
			Water:		-			-
			Rented furni	iture:				
			Other:		-			
23.	Ann	uities (A contract for	a periodic pa	yment of mone	ey to you, either for life or fo	or a number of years)		_
	✓	No Yes		and description		, , , , , , , , ,		
			-					_

Debte	or 1	TamikaCa First Name	ase î	16-2031	4 Doc 1 Middle Name		06/2/2/16	Entered 06 Page 16 of		Desc Main
24.					n an account in and 529(b)(1).	a qualifie	d ABLE progra	m, or under a qual	ified state tuition program.	
		No Yes	Institut	tion name and	d description. Sep	parately file	the records of a	ny interests.11 U.S.0	C. § 521(c):	_
25.	exe	rcisable fo	r your		ests in property	(other th	an anything list	ted in line 1), and r	ights or powers	
26.	Exa.	<i>mples:</i> Inter	rrights rnet do		s, trade secrets, websites, procee					
27.	Exa		n chise ding pe		general intangil ive licenses, coo		ssociation holdin	gs, liquor licenses, į	orofessional licenses	
Mon	iey (or prope	erty o	wed to yo	u?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	<u> </u>	Yes. Give s about you a	specific them, Iready	information including whe filed the return rears					Federal: State: Local:	
	Exan	ily suppor nples: Past No		lump sum alir	mony, spousal su	oport, child	support, mainte	nance, divorce settle	ment, property settlement	
			specific	information					Alimony: Maintenance: Support: Divorce settlement Property settlemen	<u> </u>
	Exan	<i>nples:</i> Unpa	aid wag al Secu				-	pay, vacation pay, wo	orkers' compensation,	

Deb	tor 1	TamikaCase 16 First Name	6-20314	Doc 1 Middle Name	Filed 06 Docum		Entered Page 17		16 09;59: <u>53</u>	Des	c Main
31.		rests in insurance mples: Health, disabi		rance; health			Ü		r's insurance		
		No Yes. Name the insur of each policy and lis			Company name:				Beneficiary:		Surrender or refund value:
32.	If you	interest in propert u are the beneficiary erty because someon No Yes. Describe	of a living trust				policy, or are cu	rrently entitle	d to receive		
33.		ms against third pa mples: Accidents, em					ade a demano	l for paymer	nt		
		No Yes. Describe									
34.		er contingent and et off claims	unliquidated (claims of e	ery nature, inc	luding co	unterclaims o	f the debtor	and rights		
		No Yes. Describe									
35.	✓	financial assets yo	u did not alrea	ady list							
	Ц	Yes. Describe								_	
36.		the dollar value of Part 4. Write that nu	-								\$101.00
Part	5:	Describe Any B	Susiness-Re	elated Pro	perty You O	wn or Ha	ave an Inter	rest In. Lis	st any real estat	e in P	art 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any busin	ess-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								po i Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	_	ounts receivable or	commissions	s you alread	y earned						
	=	No Yes. Describe									
39.	Exar				odems, printers,	copiers, fa	x machines, ruç	gs, telephone	es, desks, chairs, elect	tronic de	evices
		No Yes. Describe									

		TamikaCase 16 First Name		Middle Name	Filed 06/22/116 Document	Page 18 of 75	L6 ∕ 09 ₀59: <u>53</u> D	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							
41.	Inve	entory							
	✓	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures				1	
	✓								
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them						<u> </u>	
								<u> </u>	
43. C	Custo	omer lists, mailing	lists, or othe	r compilatio	ns				
	$\overline{\mathbf{A}}$								
		Yes. Do your lists inc	clude personal	lly identifiable	e information (as defined in	11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descri	ibe						
		_							
44.	Any	business-related p	roperty you o	did not alrea	dy list				
	✓	No							
		Yes. Give specific							
		information						· ·	
			•			for pages you have attach			
Part	6:	Describe Any F	arm- and (Commerci mland, list it in	al Fishing-Related P	roperty You Own or H	lave an Interest In	<u> </u>	
46.	Do	you own or have a	ny legal or eq	uitable inter	rest in any farm- or comm	ercial fishing-related prop	erty?		
	_	No. Go to Part 7.	- '		-			Current va	alue of the
	Ħ	Yes. Go to line 47.						portion yo	
	ш	103. 00 10 11110 47.						Do not ded claims	uct secured
								or exemption	ins
47.		m animals		16.1					
	Exa	mples: Livestock, pou	ultry, farm-raise	ed fish					
	✓	No							
		Yes. Describe							

Deb	tor 1	TamikaCase 16-20314 First Name	Doc 1		Entered 06/22/16/09/59: <u>53</u> Page 19 of 75	Desc	Main
48.	Cro	ps-either growing or harveste	d	Doddinon	. ago 10 0. 10		
	✓	No					
		Yes. Describe				_	
49.	Farr	m and fishing equipment, impl	ements, machi	nery, fixtures, and tools	of trade		
	✓	No					
		Yes. Describe					
50.	Farr	m and fishing supplies, chemic	cals, and feed				
	✓	No					
		Yes. Describe				_	
51.	Any	farm- and commercial fishing	related propert	ty you did not already lis	st		
	V	No					
		Yes. Describe					
		e dollar value of all of your end Write that number here					
	art o.	Write that number nere				<u> </u>	
Part	7:	Describe All Property Yo	u Own or Ha	ve an Interest in Th	nat You Did Not List Above		
53.		you have other property of any mples: Season tickets, country clul		ot already list?			
	✓		o momborship				
	_	Yes. Give specific					
		information					
54. A	dd th	e dollar value of all of your ent	ries from Part 7	7. Write that number her	e	•	
Part	8.	List the Totals of Each P	art of this Fo	orm			
55. F	Part 1	: Total real estate, line 2			>		
56. p	oart 2	total vehicles, line 5		\$8775.00			
57. P	art 3:	: Total personal and household	d items, line 15	\$1580.00			
58. P	art 4:	: Total financial assets, line 36		\$101.00			
59. F	Part 5	: Total business-related prope	rty, line 45				
60. F	Part 6	: Total farm- and fishing-relate	ed property, line	e 52			
61. F	Part 7	: Total other property not liste	d, line 54				
62. 7	Γotal	personal property. Add lines 56	through 61	\$10456.0	0		+ \$10456.00
				φ10-30.0	Copy personal property to	ıtal ▶	. 410 100.00
							\$10456.00
63. T	otal c	of all property on Schedule A/E	3. Add line 55 + li	ine 62			

Fill i	in this informa	Case 16-20314 ation to identify your case:	Doc 1 Filed 06/	22/16 Entered 06/	22/16 09:59:53	Desc Main
	otor 1	Tamika First Name	Middle Name	Abrams Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the: N	lorthern C	District of Illinois (State)		
	se number nown)			(Glale)		
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Claim	as Exempt		12/1
For is to exer rece exer prop	each item o state a s mpted up eive certai mption of perty is de t1: Identi Which set You are	of property you claipecific dollar amount to the amount of any in benefits, and tax-et 100% of fair market etermined to exceed by the Property You of exemptions are you claiming state and federal reclaiming federal exemption	as exempt. Alternative applicable statutory applicable statutory exempt retirement function and applicable statutory alue under a law that that amount, your executation as Exempt siming? Check one only, even on bankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)	st specify the amount of vely, you may claim the filmit. Some exemptions ds—may be unlimited in a limits the exemption to emption would be limited in if your spouse is filing with your	full fair market values—such as those for dollar amount. However a particular dollar dotte to the applicable so	r health aids, rights to wever, if you claim an amount and the value of the
۷.	Brief desci	ription of the property and	I line Current value of erty the portion you	Amount of the exemption y Check only one box for each e	ou claim Spec	cific laws that allow exemption
			own Copy the value from Schedule A/B	Great only one box for each to	лотриот.	
	Brief description:	Chase	\$6.00	✓		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>17</u>		\$6.00 100% of fair market value, applicable statutory limit		
	Brief description:	Chase	\$95.00	7		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>17</u>		\$95.00 100% of fair market value, applicable statutory limit		
3.	(Subject to a	adjustment on 4/01/19 and e	, ,	5? es filed on or after the date of adju n 1,215 days before you filed this	,	

☐ No

alt 2. Addition	iai i age			
•	ion of the property and line A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description:	Chase (Daughter's account)	\$0.00		735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Used Furniture	\$1,200.00	\$1,200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	_
Brief description:	Used Women's Clothing	\$380.00	\$380.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	2000 Saturn SL1 150000 miles- NOT RUNNING	\$1,100.00	\$1,100.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	_

		Coop 16 20214	Doo 1 Filed	06/22/16 Entere	4 06/33	/16 00,50,52	Dogo Main	
Fill i	in this informa	Case 16-20314 ation to identify your case:	Doc Filen	06/22/16 Entere	1 UNIZZ	110 09.59.53	Desc Main	
Deb	otor 1	Tamika First Name	Middle Name	Abrams Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name				
		nkruptcy Court for the: N	orthern	District of Illinois (State)				
	e number nown)							
Of	ficial F	orm 106D			<u> </u>			eck if this is a ended filing
Sc	hedu	le D: Credito	rs Who Hav	ve Claims Se	cured	by Prope	rty	12/1
corr form 1.	Do any creed No. Ch	ete and accurate as ponation. If more space top of any additional ditors have claims secured teck this box and submit this full in all of the information below.	is needed, copy t pages, write your by your property? orm to the court with you	he Additional Page, f name and case numl	ill it out, per (if kn	number the entricown).	•	
2.	List all secu	ured claims. If a creditor has the than one creditor has a part the claims in alphabetical or	rticular claim, list the oth	er creditors in Part 2. As muc	•	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	PHOENIX City Who owes Debtor Debtor At least another Check commu	Arizona 85018 State ZIP Code the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates to a unity debt vas incurred 2/1/2015	044 Automobile As of the date you fil Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suc	u made (such as mortgage or th as tax lien, mechanic's lien m a lawsuit right to offset) unt number340	secured)	\$8,814.00	\$7,675.00	\$1,139.00
		Add the dollar value of you nere:	ır entries in Column A	on this page. Write that n	umber	\$8,814.00		

		Case 16-20314		06/22/16	Entered 06	<u>/2</u> 2/16 09:59:53	B Desc	Main	
Fill in	this informa	ation to identify your case	<u></u>		<u> </u>				
Debto	or 1	Tamika		Abram	s				
		First Name	Middle Name	Last Na					
Debto									
(Spou	ise, if filing)	First Name	Middle Name	Last Na	ame				
United	d States Ba	nkruptcy Court for the:	Northern	District of Illi	nois tate)				
	number			(0					
(If kno	wn)						_		
Offi	cial Fo	rm 106E/F					Ched	ck if this is an	amended filing
Scl	hedu	le E/F: Cre	ditors Who I	Have Ui	nsecure	d Claims			12/15
			le. Use Part 1 for creditors						
party t 106A/E are list	o any exec 3) and on S ted in Sche	eutory contracts or une Schedule G: Executory Edule D: Creditors Who	xpired leases that could re Contracts and Unexpired o Hold Claims Secured by tuation Page to this page.	esult in a claim. I Leases (Officia V Property. If mo	Also list executor I Form 106G). Do re space is neede	y contracts on <i>Schedu</i> not include any credito d, copy the Part you no	le A/B: Propors with particle with particle with particle	erty (Officia ally secured , number th	I Form I claims that e entries in
Part 1	List A	II of Your PRIORIT	Y Unsecured Claims						
1.	Do anv cre	ditors have priority uns	secured claims against yo	u?					
		to Part 2.							
	Yes.								
i F I	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and non al order according to the cre ds a particular claim, list the laim, see the instructions for	priority amounts, ditor's name. If yo other creditors in	list that claim here a ou have more than Part 3.	and show both priority an	d nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Doc 1 Tamika Case 16-20314 Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AD ASTRA RECOVERY SERV \$460.00 Last 4 digits of account number 5428 Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** Kansas 67205 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL ✓ Is the claim subject to offset? Other. Specify CREDITOR: SPEEDY CASH 125 **✓** No Yes 4.2 Capital One \$226.00 0236 Last 4 digits of account number Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 11/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Salt Lake Cty Utah 84130 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No Yes 4.3 City of Chicago Parking \$2,078.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N Lasalle St 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Unsecured Is the claim subject to offset?

✓ No Yes Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main
First Name Document Page 25 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.4	ComEd	Last 4 digits of account number	\$1,700.00		
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
		Unliquidated			
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	÷			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	✓ Other. Specify Unsecured			
	Is the claim subject to offset?				
	✓ No				
	∐ Yes				
4.5	Continental Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$1,500.00		
	PO Box 30034	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Tampa Florida 33630 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify <u>Unsecured</u>			
	✓ No				
	Yes				
4.6	CREDIT MANAGEMENT LP Nonpriority Creditor's Name	Last 4 digits of account number 4980	\$2,561.00		
	4200 INTÉRNATIONAL PKWY	When was the debt incurred? 10/1/2015			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	CARROLLTON Texas 75007 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: WOW CHICAGO			
	✓ No ☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.7	FED LOAN SERV	- Last 4 digits of account number 0003	\$13,144.00		
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 1/1/2003			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	Harrisburg Pennsylvania 17106	<u> </u>			
	City State Zip Code Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	✓ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				
4.8	FED LOAN SERV	Last 4 digits of account number 0002	\$9,283.00		
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 11/1/2008			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	Harrisburg Pennsylvania 17106	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				
4.9	FED LOAN SERV Nonpriority Creditor's Name	Last 4 digits of account number0001	\$4,471.00		
	P.O. Box 60610	When was the debt incurred?11/1/2008			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Harrisburg Pennsylvania 17106 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	✓ Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10	First National Collection Bureau	Last 4 digits of account number	\$1,004.89
	Nonpriority Creditor's Name 610 Waltham Way	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sparks Nevada 89434	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>Unsecured</u>	
	✓ No		
	Yes		
4.11	FIRST PREMIER	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name P.O. Box 5147	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls South Dakota 57117 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unsecured	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.12	HORIZON CARD	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 1707 WARREN RD	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	INDIANA Pennsylvania 15701		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 113 W 3rd Ave	
	✓ No	- -	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 IL Tollway \$429.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60515 Downers Grove Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No ☐ Yes 4.14 Ingalls Memorial Hospital \$200.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3397 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60654-0397 Chicago Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify Unsecured **✓** No Yes 4.15 Macy's \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9475 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Minnesota 55440 Minneapolis Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Unsecured **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.16 Medical Collections System, Inc \$384.00 Last 4 digits of account number Nonpriority Creditor's Name 725 S Wells St, Suite 700 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60607 Chicago Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No Yes 4.17 Metro Center for Health \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 901 McClintock Dr., Ste. 202 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Willowbrook 60527 Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify Unsecured **✓** No Yes 4.18 Metro South Medical Center \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 12935 Gregory St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Blue Island Illinois 60406 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Unsecured **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.19	Midnight Velvet	Last 4 digits of account number	\$354.00		
	Nonpriority Creditor's Name 1112 7TH AVE POB 2821	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Monroe Wisconsin 53566	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify Unsecured			
	✓ No				
	Yes				
4.20	Navient	- Last 4 digits of account number 0926	\$7,576.00		
	Nonpriority Creditor's Name 1002 ARTHUR DR				
	Number Street	When was the debt incurred? 9/1/2006			
		As of the date you file, the claim is: Check all that apply.			
	LYNN HAVEN Florida 32444	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	✓ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				
4.21	Navient Navient Creditoria Nama	Last 4 digits of account number 0926	\$4,417.00		
	Nonpriority Creditor's Name 1002 ARTHUR DR	When was the debt incurred? 9/1/2006			
	Number Street	As of the date you file the claim is Check all that apply			
		As of the date you file, the claim is: Check all that apply. Contingent			
	LYNN HAVEN Florida 32444	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.				
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	✓ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

| Accordance | NCO Fin/99 | September | Last 4 digits of account number | September | September

4.22 NCO Fin/99	raditar'a Nama	Last 4 digits of account number	\$617.00
PO Box 15636	reditor's Name	When was the debt incurred?	
Number	Street		
-		As of the date you file, the claim is: Check all that apply.	
Wilmington	Delaware 198	Contingent	
City	•	Code Unliquidated	
Who incurred Debtor 1	ed the debt? Check one.	Disputed	
		Type of NONPRIORITY unsecured claim:	
Debtor 2	·	Student loans	
=	and Debtor 2 only ne of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
片			
	this claim relates to a community del subject to offset?	Other. Specify Unsecured	
No No	aunjeut to onaet :	Office Of	
Yes			
			A
4.23 NCO-Medclr Nonpriority C	reditor's Name	Last 4 digits of account number	\$539.00
333 GLEN ST Number		When was the debt incurred?n/a	
	Oueet.	As of the date you file, the claim is: Check all that apply.	
Glens Folls	New York 128	Contingent	
Glens Falls City		Code Unliquidated	
<u>Wh</u> o incurre	ed the debt? Check one.	Disputed	
Debtor 1	only	Type of NONPRIORITY unsecured claim:	
Debtor 2	only	Student loans	
Debtor 1	and Debtor 2 only		
At least o	ne of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	this claim relates to a community del		
	subject to offset?	Other. Specify Unsecured	
✓ No			
Yes			
4.24 Park Dansan	roditor'a Nama	Last 4 digits of account number	\$40.00
113 W 3rd Ave		When was the debt incurred? n/a	
Number	Street	As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply. Contingent	
Gastonia City	North Carolina 280	On do	
City Who incurre	State Zip ed the debt? Check one.	Code Disputed	
Debtor 1		Type of NONPRIORITY unsecured claim:	
Debtor 2	only	Student loans	
Debtor 1	and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least o	ne of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if	this claim relates to a community del		
Is the claim	subject to offset?		
✓ No			
Yes			

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First Name Middle Name Docu

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.25 PEOPLES ENGY \$520.00 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 1/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.26 SEARS/CBNA \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name 13200 SMITH RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **CLEVELAND** Ohio 44130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify Unsecured **✓** No Yes 4.27 UAS/BALBOA \$830.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5865 When was the debt incurred? 10/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream Illinois 60197 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No

Yes

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 (09/59:53 Desc Main

First Name

Middle Name

6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

amount here.

6j. Total. Add lines 6f through 6i.

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Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$39,721.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

\$56,133.89

6j.

	Case 16-2031	4 Doc 1 Filed ()6/22/16 Ent	ered 06/22/16 09:59:53	Desc Main
Fill in this inform	nation to identify your case			2,10 00.00.00	Dood Main
Debtor 1	Tamika First Name	Middle Name	Abrams Last Name		
Debtor 2	riisi Name	Middle Name	Last Name		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official I	Form 106G				Check if this is ar amended filing
Schedul	e G: Execut	ory Contracts	and Unexp	oired Leases	12/15
•	d, copy the additional p		0 0 ,	th are equally responsible for supply to this page. On the top of any addit	•
1. Do you h	ave any executory	contracts or unexpire	d leases?		
✓ No. Che	eck this box and file this for	m with the court with your oth	er schedules. You have	e nothing else to report on this form.	
Yes. Fill	in all of the information be	elow even if the contracts or le	ases are listed on Sch	nedule A/B: Property (Official Form 106)	4/B).
				a. Then state what each contract or le nore examples of executory contracts a	
Person	or company with whor	n you have the contract or I	ease	State what the contract	ct or lease is for

		Case 16-2031	4 Doc 1 Filad (06/22/16 Entered	06/22/16 00:50:52	Desc Main
Fill	in this inform	ation to identify your case		10177110 Filletett	10/22/10 09.59.55	Desc Main
De	btor 1	Tamika		Abrams		
D-	ht 0	First Name	Middle Name	Last Name		
	btor 2 oouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number known)			(State)	_	
						Check if this is an amended filing
Of	fficial F	Form 106H				and all
		e H: Your Co	odebtors			12/1:
in th	ne boxes on ry question.	the left. Attach the Add	litional Page to this page. C		ages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
2.	Louisiana, N No. Ge Yes. D	levada, New Mexico, Pue o to line 3. id your spouse, former sp lo	erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.) with you at the time?		ies include Arizona, California, Idaho,
	Y	es. In which community s	state or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	lent	-	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner.		e creditor on Schedule D (Of	the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> plumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in this	s information to identify	your case:	100110	أخصنا	2/16 09	:59:53	Desc Mair	1
	•	Docar		age 30 oi	73			
Debtor 1	Tamika		Abrams		_			
	First Name	Middle Name	Last Nan	ne		Check if this	is:	
Debtor 2	61:> 				_	An amer		
(Spouse, if f	filing) First Name	Middle Name	Last Nan	ne		=	J	
United State	es Bankruptcy Court for the:	Northern	District of Illino		_		ement showing po s as of the followi	st-petition chapter ng date:
Case numb	er		(Old	10)	_			
(If known)						MM / DI	D/YYYY	
<u> Officia</u>	l Form 1061							
3ched	lule I: Your Inc	ome						12
ages, wr		e. If more space is neede se number (if known). A nt	nswer every				io top or any	additional
	Fill in your employment information.		Debtor 1 ✓ Employed Not Employed			Debtor 2 Employed Not Employed		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status						
6		Occupation	Employee			_		
		Employer's name	Methodist Ho	 osptial				
ı	Include part time, seasonal,		5025 N Paulina St. Number Street					
	or	Employer's address				Number Stre	et	
\$	self-employed work.							
	Occupation may include							
-	student							
(or homemaker, if it applies.		Chicago	Illinois	60640			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?						
Part 2:	Give Details About I							
		-						
are separa	_	date you file this form. If you ha	ave nothing to re	eport for any line	e, write \$0 in the s	space. Include	e your non-filing sp	oouse unless you
, ,	our non-filing spouse have mo sheet to this form.	re than one employer, combine the	ne information fo	or all employers	for that person on	the lines bel	ow. If you need m	ore space, attach
·				For	Debtor 1	For Debte		
	monthly gross wages, salar ctions.) If not paid monthly, cal		2.	\$1,742.63				
	nate and list monthly overt	, ,		3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$1,742.63

Doc 1 Filed 06/1221/16 Entered @6/22/116 @9:59:53 Desc Main Tamika Case 16-20314 Documentame Page 37 of 75 Middle Name For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$1,742.63 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$272.52 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$272.52 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,470.11 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$185.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$185.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,655.11 \$1,655.11 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,655.11 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/316 Entered 06/22/316 QQ:59:53 Desc Main Documentarie Page 38 of 75

Part 1: Describe Employment

	Debtor 1			Debtor 2		
Employment status	Employed Not Employed			Employed Not Employed		
Occupation						
Employer's name	Chateau Nursing and Rehabilitation Center					
Employer's address	7050 Madison St. Number Street			Number Street		
	Hinsdale City	Illinois State	60527 Zip Code	City	State	Zip Code
How long employed there?					_	

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	Case 16-203	R14 Doc 1 Filed 0	6/22/16 Entered 06	122/16 09:59:53	Desc Main	
Fill in this info	ormation to identify your o		<u> </u>			
Debtor 1	Tamika		Abrams			
	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if fili	First Name	Middle Name	Last Name	An amended fili	ng	
United States	Bankruptcy Court for the	e: Northern	District of Illinois (State)		howing post-petition ch the following date:	hapter 13
Case number (If known)	·					
(II KIIOWII)				MM / DD / YYY	Υ	
Official	Form 106J					
		vnanaa				40/41
scheat	ıle J: Your E	xpenses				12/15
nformation. I if known). Ar		ssible. If two married people are d, attach another sheet to this t				
1. Is this a jo		HIOIU				
	Go to line 2					
=	Does Debtor 2 live in a	sanarata housahold?				
103.1	_	separate nousenoia:				
	∐ No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Expens	ses for Separate Household of De	btor 2.		
2. Do you ha	ave dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship t Debtor 1 or Debtor 2	Dependent's age	Does dependen with you?	nt live
			Child	10 years	No.	
					✓ Yes.	
			Child	19 years	No.	
					✓ Yes.	
•	xpenses include of people other	No				
than		Yes				
yourself a depender						
Part 2: Est	timate Your Ongoir	ng Monthly Expenses				
-	of a date after the bar	bankruptcy filing date unless y nkruptcy is filed. If this is a sup			•	
•	-	n-cash government assistance d it on Schedule I: Your Income	•		Your	expenses
	al or home ownership e for the ground or lot. 4.	expenses for your residence. Ind	clude first mortgage payments and	t	4.	\$100.00
•	cluded in line 4:				••	
	estate taxes				4a	\$0.00
4b. Prop	erty, homeowner's, or rer	nter's insurance			4b.	\$0.00
•	e maintenance, repair, and				4c.	\$0.00
	, , , , , , , , , , , , , , , , , , , ,				TU.	Ψ0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Filed 06/22/16 Entered 06/22/16 (09:59:53 Desc Main Tamika Case 16-20314 Doc 1 Debtor 1

Document Page 41 of 75 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$250.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$80.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$575.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$100.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$200.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$50.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00

20e

Debtor 1	TamikaCase 16-20314 First Name	Doc 1	Filed 06/22/16	Entered 06/22/11/	6 (09) √59: <u>53 Desc N</u>	Main
21. Other.	Specify:		Documetnit ^{me}	Page 42 of 75	21	\$0.00
22. Calcul	ate your monthly expenses.					\$1,505.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	opy line 22 (monthly expenses for	r Debtor 2), if ar	ny, from Official Form 106J	-2		\$1,505.00
22c. Ad	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcula	ate your monthly net income.					
23a. Co	opy line 12 (your combined month	nly income) fron	n Schedule I.		23a	\$1,655.11
23b. Co	opy your monthly expenses from li	ine 22 above.			23b	\$1,505.00
	ubtract your monthly expenses fro	, ,	income.			\$150.11
1	he result is your monthly net inco	rrie.			23c	
24. Do yo	u expect an increase or decrea	ase in your exp	penses within the year af	er you file this form?		
	kample, do you expect to finish pa	, , ,	•			
mortg	age payment to increase or decr	ease because	of a modification to the term	s of your mortgage?		
□ N	0					
✓ Ye	es					
-	Explain here:					
	Debtor rents from fathe	r and contribute	es \$100 towards rent/water	bill.		

		Case 16-2031	4 Doc 1 Filed	N6/22/16	Entared 06	<u>/2</u> 2/16 09:59:53	Doce Main
Fill in t	this inform	ation to identify your case		()()/////()		2,2/10 09.59.55	Desc Main
Debto	r 1	Tamika		Abram	s		
D.1.1.	. 0	First Name	Middle Name	Last N	ame		
Debto (Spous		First Name	Middle Name	Last N	ame		
United	d States Ba	ankruptcy Court for the:	Northern	District of Illi	nois		
Casa	number	. ,		(S	tate)		
(If know							
Offi	cial F	Form 106De	C			_	Check if this is an amended filing
Dec	larat	ion About a	n Individual D	ebtor's S	Schedules	3	12/1
lf two r	narried p	eople are filing togethe	er, both are equally respon	sible for supply	ring correct inform	nation.	
proper 1519, a		d in connection with a					aling property, or obtaining money or ears, or both. 18 U.S.C. §§ 152, 1341,
D		y or agree to pay some	eone who is NOT an attorn	ey to help you f	ill out bankruptcy	forms?	
Ľ	✓ No						
L	Yes. N	lame of person			Bankruptcy Petitior ure (Official Form 1	n Preparer's Notice, Deck 19).	aration, and
		alty of perjury, I declare re true and correct.	e that I have read the sumr	mary and sched	ules filed with this	declaration and	
x	s/ Tamika	Abrams			x		
Si	ignature o	f Debtor 1			Signature of De	ebtor 2	
D	ate 6/22/ 2	2016			Date		
	MM/	DD/YYYY			MM/DD/	YYYY	

Fill ir	this inform	Case 16-203 ation to identify your ca		Filed 06/22/16	Entered 06/	22/16 09:59	:53 Des	sc Main
Debt		Tamika		Abrams				
Debt	or 2	First Name	Middle	Name Last Nan	ne			
		First Name	Middle	Name Last Nan	ne			
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illino (Sta				
	e number			(Sta				
(If kn	<u> </u>	Form 107						Check if this is a amended filing
			cial Affairs	s for Individua	ls Filina f	or Bankr	uptcv	12/1
Be as	complete is needed	and accurate as pos l, attach a separate s	sible. If two married heet to this form. O	d people are filing together	r, both are equally pages, write your	responsible for s	supplying cor	rect information. If more wn). Answer every question
1.	What is	your current marital	status?					
	☐ Marı	ried married						
2.	During th	ne last 3 years, have y	ou lived anywhere	other than where you live I	now?			
	✓ No Yes.	List all of the places yo	u lived in the last 3 ye	ears. Do not include where yo	u live now.			
	Debt	tor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	ebtor 1		Same as Debtor 1
	Num	ber Street		From	Number Street	<u> </u>		From
				To				_ To
	City	State	Zip Code	_	City	State	Zip Code	-
					Same as D	ebtor 1		Same as Debtor 1
	Num	ber Street		From	Number Street	<u> </u>		From
				To				_ То
	City	State	Zip Code	_	City	State	Zip Code	-
3. \	Within the	last 8 years, did you	ever live with a spo	ouse or legal equivalent in a	a community prop	perty state or terri	tory? (Commu	ınity property states and

Debtor 1 Tamika Case 16-20314 Doc 1 Filed 06/22/146 Entered 06/22/146/09:59:53 Desc Main
First Name Document Page 45 of 75

	Explain the oddrees of four me									
4.	Fill in the total amount of income you received for	ome from employment or from operating a business during this year or the two previous calendar years? f income you received from all jobs and all businesses, including part-time a joint case and you have income that you receive together, list it only once under Debtor 1.								
		Debtor 1		Debtor 2						
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$10060.00	Wages, commissions, bonuses, tips Operating a business						
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$22000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business						
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$22000.00	Wages, commissions, bonuses, tips Operating a business						
 	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from eac No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.						
		Debtor 1		Debtor 2						
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:	LINK	\$925.00							
	For last calendar year: (January 1 to December 31,	LINK	\$6,600.00							
	For the calendar year before that: (January 1 to December 31,	LINK	\$6,600.00							

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First Name Doc 1

Pa	Part 3: List Certain Payments You Made Before You Filed for Bankruptcy										
6.	Are either	Debtor 1's or	Debtor 2's	debts primarily con	sumer debts?						
				or 2 has primarily o	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily			
	ı	During the 90 d	lays before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$6,425* or more?					
	1	No. Go to	line 7.								
	1	total	amount you	paid that creditor. Do	not include payments for	more in one or more paymer or domestic support obligatio attorney for this bankruptcy o	ns, such as				
	* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.										
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.										
		During the 90 d	lays before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?					
	1	✓ No. Go to	line 7.								
	1	Yes. List	below each cr creditor. Do n	ot include payments		re and the total amount you p ligations, such as child supp ankruptcy case.					
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for			
		ditor's Name	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors Other			
						- ,	- ·	- Mortgage			
	Cred	litor's Name						Car			
	Num	ber Street			•			Credit card			
								Loan repayment Suppliers or			
	City		State	Zip Code				vendors			
								Other			
	Cred	litor's Name						Mortgage Car			
	Num	ber Street						Credit card			
								Loan repayment			
	02		Ctots	7:n C				Suppliers or vendors			
	City		State	Zip Code				Other			

TamikaCase 16-20314 Doc 1 Debtor 1 Document Page 47 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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4: Identify Legal Act Within 1 year before you fi					or administrativ	ve proceeding?	
							stody modifications, and cont
✓ No							
Yes. Fill in the details.		Natura	e of the case	Court or a	agency		Status of the case
Case title		Ivature	or the case	Oour or a	agency		Pending
		_		Court Nan	ne		On appeal
Case number				Number S	Street		- Concluded
				City	State	Zip Code	_
Case title							Pending
Case number				Court Nan			On appeal Concluded
		_		Number S	Street		Conduded
				City	State	Zip Code	_
			Describe the pro	perty		Date	Value of the property
Creditor's Name			_				
			Explain what hap	ppened			
Number Street			Property was	repossessed.			
			Property was	foreclosed.			
City	State	Zip Code	Property was Property was	garnished. attached, seized,	, or levied.		
Oity	Otalic	<u> </u>	Describe the pro			Date	Value of the property
Creditor's Name			_				
Oroditor 3 Marrie			Explain what hap	ppened			
Number Street			_				
			Property was Property was				
			Property was				
			Property was	garnished.			

Deb	tor 1	Tamika Case 16-20314 Do			<u>itered</u> 06/22/116 /09:5 9: ie 49 of 75	53 Desc	Main
11.		nin 90 days before you filed for bankr ounts or refuse to make a payment be No		creditor, including a ba		f any amounts fr	om your
	H	Yes. Fill in the details.					
		Too. This is also docume.		Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street			1 2000/		
				Last 4 digits of account	number: XXXX-		
		City State	Zip Code				
12.		in 1 year before you filed for bankrupiver, a custodian, or another official?		f your property in the p	ossession of an assignee for the	e benefit of credi	tors, a court-appointed
		No Yes					
Part		List Certain Gifts and Contrib	utions				
					(-ll		
13.		thin 2 years before you filed for bank	ruptcy, did you	give any gifts with a to	tal value of more than \$600 per p	erson?	
	✓	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than per person	n \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

		FIRST Name	Milddle Name Do	ocument Page 50 of 75		
14.	With	nin 2 years before you file		give any gifts or contributions with a total value of mor	e than \$600 to ar	y charity?
	✓	No Yes. Fill in the details for ea	ach gift or contribution.			
	_	Gifts with a total value of per person		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street				
Dow	c.	City State List Certain Losses	Zip Code			
Part	With		for bankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	$\overline{\mathbf{A}}$	No Yes. Fill in the details.				
		Describe the property yo how the loss occurred	u lost and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.		
16.	Inclu	ing bankruptcy or prepari	ing a bankruptcy petition	r anyone else acting on your behalf pay or transfer any p? ? t counseling agencies for services required in your bankrupto		ne you consulted about
	✓	Yes. Fill in the details.		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th	Floor	Attorney's Fee - 350.00	5/31/2016	\$350.00
		Number Street	1 1001	•		
		Chicago Illinoi City State				
		Email or website address				
		Person Who Made the Payr	ment, if Not You			
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payr	ment, if Not You			

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City Vithin 2 yrdinary collude bottansfers that	ourse of your business or fir	nancial affairs? ers made as secu	u sell, trade, or otherwise transfer any	property to anyone	or transfer was made		
City Vithin 2 yrdinary collude bottansfers that	State State rears before you filed for ban sourse of your business or fir th outright transfers and transfe at you have already listed on thi	akruptcy, did you nancial affairs? ers made as secu		property to anyone	a other than prop		
City Vithin 2 yerdinary collude bottansfers the	State rears before you filed for ban course of your business or fir th outright transfers and transfe at you have already listed on thi	akruptcy, did you nancial affairs? ers made as secu		property to anyon	a other than prop		
Vithin 2 yerdinary conclude both ansfers the	rears before you filed for ban course of your business or fir th outright transfers and transfe at you have already listed on thi	akruptcy, did you nancial affairs? ers made as secu		property to anyon	other than prop		
rdinary conclude both ansfers that	course of your business or fir th outright transfers and transfe at you have already listed on thi	nancial affairs? ers made as secu		property to anyon	other than nron		
_				erest or mortgage or) your property). Do	not inclu	de gifts and
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans
Perso	on Who Received Transfer		_				
Numb	ber Street		_				
City Perso	State on's relationship to you	Zip Code	_				
Perso	on Who Received Transfer		_				
Numb	ber Street		_				
City Perso	State on's relationship to you	Zip Code	_				
hese are	often called asset-protection d		ou transfer any property to a self-settle	d trust or similar d	evice of which yo	u are a b	eneficiary?
Yes. F	fill in the details.		Description and value of the prop	erty transferred			Date trans

Debtor 1 Tamika Case 16-20314 First Name
 Filed 06/22/16
 Entered 06/22/16 09:59:53
 Desc Main

 Document
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 Doc 1 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other finar eratives, associations, and other financial institution	ncial accounts; certificates of deposit; s		
		No Yes. Fill in the details.			
	_		Last 4 digits of account number	Type of account or instrument	Date account was closed, before closing or transfer or transferred
		Person Who Was Paid	— XXXX-	Checking Savings	
		Number Street		Money market Brokerage	
		City State Zip Code		Other	
		Person Who Was Paid	XXXX-	Checking Savings	
		Number Street		Money market Brokerage	
		City State Zip Code		Other	
21.		ou now have, or did you have within 1 year be ables?	fore you filed for bankruptcy, any sa	afe deposit box or other deposito	ry for securities, cash, or other
		No Yes. Fill in the details.			
			Who else had access to it?	Describe the contents	Do you still have it?
		Name of Financial Institution Number Street	Name Number Street		No Yes
		Number Street	- 	o Code	
		City State Zip Code	-		
22.		e you stored property in a storage unit or place No Yes. Fill in the details.	e other than your home within 1 yea	ar before you filed for bankruptcy	?
	_		Who else had access to it?	Describe the contents	Do you still have it?
		Name of Storage Facility	Name		☐ No ☐ Yes
		Number Street	Number Street		
		City State Zip Code	City State Zip -	o Code	

Deb	tor 1	Tamika Case 16-20314 Doc 1 First Name Middle Name	Filed 06/3	ënt ^{me} Pag	ntered 06/2 je 53 of 75	12/116/09:59: <u>53 Desc Mai</u>	<u>n</u>
Part	9:	Identify Property You Hold or Contro	ol for Some	one Else			
23.	Do y	you hold or control any property that someone No Yes. Fill in the details.	e else owns? I	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
	Ц	Too. I ill ill die detaile.	Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	eet		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	<u> </u>				
Pari	10:	Give Details About Environmental Ir	nformation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha in Sor	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material is cluding statutes or regulations controlling the cleatite means any location, facility, or property as defined used to own, operate, or utilize it, including disposaratedous material means anything an environment	into the air, land anup of these su ed under any en osal sites.	l, soil, surface wa ubstances, waste vironmental law,	ter, groundwater, s, or material. whether you now	, or other medium, rown, operate, or utilize it	
	oort al	xic substance, hazardous material, pollutant, control I notices, releases, and proceedings that you know any governmental unit notified you that you	v about, regardle	ess of when they		violation of an environmental law?	
		No Yes. Fill in the details.					
	Ц	res. I ili ili ule details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Str	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	rdous material?	•		
		No Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Str	eet		-	
			City	State	Zip Code	-	
		City State Zip Code					

Debtor	1	TamikaCase 16-20314 First Name	Doc 1 F		<u>Entered</u> 06/22 Page 54 of 75	1/16 (09:59: <u>53</u>	Desc Main
26. H	av	e you been a party in any judic	ial or administrat	ive proceeding under	any environmental law	? Include settlements	and orders.
	7	No					
L	_	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
		0		count or agono,		Nature of the dade	case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
				City State	e Zip Code		
Part 11	:	Give Details About Your	Business or (Connections to Ar	ny Business		
27. V	√itŀ	nin 4 years before you filed for	bankruptcy, did y	ou own a business or	have any of the follow	ing connections to an	y business?
		A sole proprietor or self-emp			-		,
		A member of a limited liabili				umo	
		A partner in a partnership					
		An officer, director, or mana An owner of at least 5% of the			on		
[.	7	No. None of the above applies. G					
Ė		Yes. Check all that apply above a		below for each business	S.		
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
						EIN:	a cooding named of this
		Business Name					
		Number Street		Name of accour	ntant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	То
		,	,				<u> </u>
				Describe the re-	of the horsings	Faranta van Id	andification number Danat
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
						Dates busine	an evieted
		Number Street		Name of accour	ntant or bookkeeper	Dates busine	SS EXISTED
		City State	Zip Code			From	То
				Describe the na	ture of the business		entification number Do not
							al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
				Name of accour	ntant or bookkeeper	_	Τ.
		City State	Zip Code			From	To
				-		<u></u>	

Debto		ed 06/22/116 Entered 06/22/116/09:59:53 Desc Main
	First Name Middle Name Do	ocument Page 55 of 75
	Vithin 2 years before you filed for bankruptcy, did you qreditors, or other parties.	give a financial statement to anyone about your business? Include all financial institutions,
[No	
L	Yes. Fill in the details below.	Data travel
		Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
	2: Sign Below	
an	d correct. I understand that making a false statement, inkruptcy case can result in fines up to \$250,000, or important the statement of the st	Affairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/22/2016	Date
Di	d you attach additional pages to Your Statement of Fir	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
V	No	
	Yes	
Di		
	d you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
∠	d you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
<u> </u>	•	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ln 10	Tamilia Alianna	Cose N	ulo.				
In re	Tamika Abrams Debtor	Case N		nown)			
		Chapte	er Chap	ter 13			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ban compensation paid to me within one year befrendered or to be rendered on behalf of the compensation.	ore the filing of the petition in bankruptcy, or	y for the abovenamed ragreed to be paid to	d debtor(s) and tha me, for services			
	For legal services, I have agreed to accept		, ,	\$2,900.0			
	Prior to the filing of this statement I have red	ceived		\$350.0			
	Balance Due			\$2,550.0			
2.	The source of the compensation paid to me v	vas:					
	✓ Debtor	Other (specify)					
3.	The source of the compensation paid to me i	S:					
	✓ Debtor	Other (specify)					
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
		ed compensation with a other person or pers A copy of the agreement, together with a list is attached.					
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situa bankruptcy;	agreed to render legal service for all aspect tion, and rendering advice to the debtor in de					
	b. Preparation and filing of any petition,	schedules, statements of affairs and plan wl	hich may be required;				
	c. Representation of the debtor at the m	eeting of creditors and confirmation hearing,	and any adjourned he	earings thereof;			
	d. Representation of the debtor in adver	sary proceedings and other contested bankr	uptcy matters;				
6.	By agreement with the debtor(s), the above-o	lisclosed fee does not include the following s	services:				
		CERTIFICATION					
	I certify that the foregoing is a complete stated debtor(s) in this bankruptcy proceedings.	ment of any agreement or arrangement for p	payment to me for rep	presentation of			
	6/22/2016	/s/ Danielle Kancherla	·				
	Date	Signature of Attorney	у				
		Semrad Law Firm					

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2900.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 2550.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:	
Janute Deans	DUH 01
Debtor(s)	Attorney for the Debtor(s)
Do not sign this agreement if the amounts are b	

Date: 05/31/2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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In re:	Abrams, Tamika	Case No.		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICAT	ION OF CREDITOR MAT	RIX	
	The above named Debtors hereby verify that th	e attached list of creditors is true a	nd correct to the best of their kno	owledge
Date:	6/22/2016	/s/ Abrams. Tamika		

Abrams, Tamika Signature of Debtor Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main Document Page 68 of 75

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX , AZ 85018 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007 USA

UAS/BALBOA PO Box 5865 Carol Stream , IL 60197

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601 USA

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA , KS 67205 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

IL Tollway 2700 Ogden Ave Downers Grove , IL 60515 USA Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main

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City of Chicago Parking 121 N Lasalle St 107A Chicago , IL 60602 USA

SEARS/CBNA PO Box 6282 Sioux Falls , SD 57117 USA

FIRST PREMIER P.O. Box 5147 Sioux Falls , SD 57117 USA

Continental Finance PO Box 30034 Tampa , FL 33630 USA

Macy's Po Box 9475 Minneapolis , MN 55440 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

Ingalls Memorial Hospital PO BOX 3397 Chicago , IL 60654-0397 USA

Metro South Medical Center 12935 Gregory St Blue Island , IL 60406 USA

First National Collection Bureau 610 Waltham Way Sparks , NV 89434 USA

Metro Center for Health 901 McClintock Dr., Ste. 202 Willowbrook , IL 60527 USA

Medical Collections System, Inc 725 S Wells St, Suite 700 Chicago , IL 60607 USA

Midnight Velvet 1112 7TH AVE POB 2821 Monroe , WI 53566 USA Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main Document Page 70 of 75

NCO Fin/99 PO Box 15636 Wilmington , DE 19850 USA

NCO-MedcIr 333 GLEN ST., STE 200 Glens Falls , NY 12801 USA

Park Dansan 113 W 3rd Ave Gastonia , NC 28052 USA

HORIZON CARD 1707 WARREN RD INDIANA , PA 15701 USA Case 16-20314 Doc 1 Filed 06/22/16 Entered 06/22/16 09:59:53 Desc Main Document Page 71 of 75

Debtor 1 Tamika Abrams Case number (if known) Middle Name First Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamika Abrams Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/31/2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

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		Docum	ient Page 72	2 of 75	
Fill in this info	formation to identify your case	a:			
Debtor 1	Tamika		Abrams		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if fil	ling) First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numbe	er		(State)		
<u> </u>	I Form 106De	<u> </u>			Check if this is a amended filing
Declara	ation About ar	n Individual Deb	otor's Sched	lules	12/1
If two married	d people are filing togethe	r, both are equally responsibl	le for supplying correc	ct information.	
1519, and 357 Part 1: Sig	gn Below	one who is NOT an attorney to	o help you fill out bank	kruptcy forms?	
☑ No	•				
Yes	. Name of person		Attach Bankruptcy Signature (Official	y Petition Preparer's Notice, Declarati I Form 119).	ion, and
	penalty of perjury, I declare y are true and correct.	that I have read the summary	/ and schedules filed w	vith this declaration and	
	ile Abrama (la a lat	Deens	×		
-	ika Abrams Lignella e of Debtor 1	Incares.		ure of Debtor 2	
Date 5/3	31/2016		Date		

MM/DD/YYYY

MM/DD/YYYY

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Dobtor 1	Tomiko		<u> </u>	
Debtor 1	Tamika First Name	Middle Name	Abrams Last Name	Case number (if known)
	T BOCT TAINS	Madic Harric	: dat Name	And the second s
28. Witl	hin 2 years before v	ou filed for bankruptcy die	d vou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	ditors, or other part		a you give a manoiar statem	on to anyone about your business: include all illiancial histitutions,
	,			
図	No			
П	Yes. Fill in the details	below.		
E-CONTROL OF			Date issued	
			Date Issued	
	Name		MM/DD/YYYY	
	Name		WIW DEFT 1 1 1	
	Number Street			
	City	State Zip Code	9	
,	ı			
Part 12:	Sign Below			
	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1			
				ents, and I declare under penalty of perjury that the answers are true
				r obtaining money or property by fraud in connection with a
bankı	ruptcy case can res	ult in fines up to \$250,000,	or imprisonment for up to 20	years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/	00	
	🗶 😹	amika Abrams <i>Emili</i> k	Wank	×
		e of Debtor 1		Signature of Debtor 2
	Olgilala	C OI DODIOI 1		-
	Date 5	/31/2016		Date
	54.0	70 1720 10		
Did y	ou attach additiona	pages to Your Statement	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
F71 .	la.			
KI I	10			
	'es			
Did ye	ou pay or agree to p	ay someone who is not an	attorney to help you fill out I	bankruptcy forms?
	lo			
governe				Attack the Deadworf of Deffice Decree to Note
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

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Deb	tor 1	Tamika First Name	Middle Name	Abrams Last Name	Case number (if known)	
16.	Calc	culate the median family in	ncome that applies to you	. Follow these ster	T TA COMPANIE CON CONTRACTOR CONTRACT	i San - 1999 (Si Mayayayana ayaya ya maganaya ili ili ayana an is
		Fill in the state in which yo		Illinois		
		Fill in the number of people		3		
	16c.	Fill in the median family inc	come for your state and size	of household		\$72,429.00
			median income amounts, go		ink specified in the separate instructions for this form. This list may	
17.	How	do the lines compare?				
	17a.	Bryandial	•		form, check box 1, Disposable income is not determined under 11 isposable Income (Official Form 122C-2).	
	17b.		rt 3 and fill out Calculatio		ck box 2, Disposable income is determined under 11 U.S.C. § Income (Official Form 122C-2). On line 39 of that form, copy your	
Part	3: (Calculate Your Comm	itment Period Under	· 11 U.S.C. §13	325(b)(4)	
18.	Сор	y your total average mont	hly income from line 11.			\$1,693.50
19.		•	• • • •		e is not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment do	es not apply, fill in 0 on line	19a.	-	\$0.00
	19b.	Subtract line 19a from lin	ne 18.			\$1,693.50
20. Calculate your current monthly income for the year. Follow these steps:					-	
	20a.	Copy line 19b.				\$1,693.50
		Multiply by 12 (the number	of months in a year).			x 12
	20b.	The result is your current m	nonthly income for the year t	for this part of the fo	om.	\$20,322.00
	20c.	Copy the median family inc	ome for your state and size	of household from	line 16c.	\$72,429.00
21.	How	do the lines compare?				
	TOTOTO STORE	Line 20b is less than line 20d period is 3 years. Go to Part		by the court, on the	e top of page 1 of this form, check box 3, The commitment	
	Samuel	Line 20b is more than or equicommitment period is 5 years		vise ordered by the	court, on the top of page 1 of this form, check box 4, The	
Part	4: S	ign Below				
		By signing here, I declare ur	nder penalty of perjury that t	ne information on th	nis statement and in any attachments is true and correct.	
		44	1 D. CALL	0 = 1	A-2	
		/s/ Tamika Abrams	Simila IV	am-	Signature of Debtor 2	
		Signature of Debtor 1			Signature of Debtor 2	
		Date <u>6/14/2016</u> <u>MM/DD/YYYY</u>			DateMM/DD/YYYY	
		If you checked 17a, do NOT		sia form. On line 20	of that form convivous current monthly income from line 14 above	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Abrams, Tamika	Case No					
	Debtor(s)	Case No.					
		Chapter. Chapter13					
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge						
Date:	5/31/2016	/s/ Abrams, Tamika Abrams, Tamika Signature of Debtor					